

Rates effective as at 10 January 2020

The Schedule of Lending Interest Rates provides information relating to current lending rates that apply to Bendigo Bank. You can find out the current rates or request other related documentation by contacting your local branch, phoning 1300 236 344 or visiting our website www.bendigobank.com.au

Owner Occupied Home Loans

Repayment Type	Home Loan	Loan Type	Interest Rate p.a.	Number of Eligible Products Interest Rate p.a.			Monthly Service Fee	Reference Rate
				1	2	3		
Principal and Interest	Connect Package	Variable over \$500,000	3.73%	3.68%	3.63%	3.58%	1st Loan- \$20 2nd Loan- \$10 Subsequent- \$0	Residential Variable Rate
		Variable \$250k-\$499,999	3.83%	3.78%	3.73%	3.68%		
		Variable under \$249,999	4.03%	3.98%	3.93%	3.88%		
		Fixed 1 Year	3.84%	3.79%	3.74%	3.69%		
		Fixed 2 Years	3.24%	3.19%	3.14%	3.09%		
		Fixed 3 Years	3.44%	3.39%	3.34%	3.29%		
		Fixed 4 Years	4.04%	3.99%	3.94%	3.89%		
	Fixed 5 Years	4.04%	3.99%	3.94%	3.89%			
	Basic	Variable	3.24%				\$10	
		Fixed 1 Year	3.59%					
		Fixed 2 Years	2.99%					
		Fixed 3 Years	3.19%					
		Fixed 4 Years	3.79%					
		Fixed 5 Years	3.79%					
	Residential Package	Variable over \$500k	3.93%				\$10	
		Variable \$250k-\$499,999	4.03%					
		Variable \$50k-\$249,999	4.23%					
		Variable under \$49,999	4.83%					
		Fixed 1 Year	3.84%					
		Fixed 2 Years	3.24%					
		Fixed 3 Years	3.44%					
		Fixed 4 Years	4.04%					
		Fixed 5 Years	4.04%					
	Green	Variable over \$500,000	3.93%				NA	
		Variable \$250k-\$499,999	4.03%					
		Variable \$50k-\$249,999	4.23%					
		Variable under \$50k	4.33%					
	Lo Doc	Variable	5.03%				\$10	

Repayment Type	Home Loan	Loan Type	Interest Rate p.a.	Number of Eligible Products Interest Rate p.a.			Monthly service fee	Reference Rate	
				1	2	3			
Interest Only	Connect Package	Variable over \$500k	4.84%	4.79%	4.74%	4.69%	1st Loan- \$20 2nd Loan- \$10 Subsequent- \$0	Residential Variable Interest Only Rate	
		Variable \$250k-\$499,999	4.94%	4.89%	4.84%	4.79%			
		Variable under \$249,999	5.14%	5.09%	5.04%	4.99%			
		Fixed 1 Year	4.74%	4.69%	4.64%	4.59%			
		Fixed 2 Years	4.14%	4.09%	4.04%	3.99%			
		Fixed 3 Years	4.34%	4.29%	4.24%	4.19%			
		Fixed 4 Years	4.94%	4.89%	4.84%	4.79%			
	Fixed 5 Years	4.94%	4.89%	4.84%	4.79%				
	Basic	Variable	4.84%				\$10		
		Fixed 1 Year	4.49%						
		Fixed 2 Years	3.89%						
		Fixed 3 Years	4.09%						
		Fixed 4 Years	4.69%						
		Fixed 5 Years	4.69%						
	Residential Package	Variable over \$500k	5.04%				\$10		
		Variable \$250k-\$499,999	5.14%						
		Variable \$50k-\$249,999	5.34%						
		Variable under \$49,999	5.94%						
		Fixed 1 Year	4.74%						
		Fixed 2 Years	4.14%						
		Fixed 3 Years	4.34%						
		Fixed 4 Years	4.94%						
	Fixed 5 Years	4.94%							
	Lo Doc	Variable	6.14%				\$10		
	Bridging Loan	Variable	5.94%				\$10		
	Home Equity	Variable	5.83%				\$10		Bendigo Home Equity Loan Variable Rate

Residential Investment Home Loans

Repayment Type	Home Loan	Loan Type	Interest Rate p.a.	Number of Eligible Products Interest Rate p.a.			Monthly Service Fee	Reference Rate
				1	2	3		
Principal and Interest	Connect Package	Variable over \$500,000	3.84%	3.79%	3.74%	3.69%	1st Loan- \$20 2nd Loan- \$10 Subsequent- \$0	Bendigo Investment Rate
		Variable \$250k-\$499,999	3.94%	3.89%	3.84%	3.79%		
		Variable under \$249,999	4.14%	4.09%	4.04%	3.99%		
		Fixed 1 Year	4.24%	4.19%	4.14%	4.09%		
		Fixed 2 Years	3.64%	3.59%	3.54%	3.49%		
		Fixed 3 Years	3.84%	3.79%	3.74%	3.69%		
		Fixed 4 Years	4.44%	4.39%	4.34%	4.29%		
	Fixed 5 Years	4.44%	4.39%	4.34%	4.29%			
	Basic	Variable	3.59%	\$10				
		Fixed 1 Year	3.99%					
		Fixed 2 Years	3.39%					
		Fixed 3 Years	3.59%					
		Fixed 4 Years	4.19%					
	Residential Package	Variable over \$500k	4.09%	\$10				
		Variable \$250k-\$499,999	4.19%					
		Variable \$50k-\$249,999	4.39%					
		Variable under \$49,999	4.99%					
		Fixed 1 Year	4.24%					
		Fixed 2 Years	3.64%					
		Fixed 3 Years	3.84%					
		Fixed 4 Years	4.44%					
Fixed 5 Years	4.44%							

Repayment Type	Home Loan	Loan Type	Interest Rate p.a.	Number of Eligible Products Interest Rate p.a.			Monthly Service Fee	Reference Rate
				1	2	3		
Interest Only	Connect Package	Variable over \$500k	3.99%	3.94%	3.89%	3.84%	1st Loan- \$20 2nd Loan- \$10 Subsequent-\$0	Bendigo Investment Interest Only Rate
		Variable \$250k-\$499,999	4.09%	4.04%	3.99%	3.94%		
		Variable under \$249,999	4.29%	4.24%	4.19%	4.14%		
		Fixed 1 Year	4.44%	4.39%	4.34%	4.29%		
		Fixed 2 Years	3.84%	3.79%	3.74%	3.69%		
		Fixed 3 Years	4.04%	3.99%	3.94%	3.89%		
		Fixed 4 Years	4.64%	4.59%	4.54%	4.49%		
	Fixed 5 Years	4.64%	4.59%	4.54%	4.49%			
	Basic	Variable	3.99%	\$10				
		Fixed 1 Year	4.19%					
		Fixed 2 Years	3.59%					
		Fixed 3 Years	3.79%					
		Fixed 4 Years	4.39%					
	Residential Package	Variable over \$500k	4.19%	\$10				
		Variable \$250k-\$499,999	4.29%					
		Variable \$50k-\$249,999	4.49%					
		Variable under \$49,999	5.09%					
		Fixed 1 Year	4.44%					
		Fixed 2 Years	3.84%					
		Fixed 3 Years	4.04%					
	Fixed 4 Years	4.64%						
Fixed 5 Years	4.64%							
Bridging Loan	Variable	5.09%	\$10					
Home Equity	Variable	6.31%	\$10	Home Equity Investment Rate				

Non-Individual Residential Investment Loan (NIRIL)

Loan Purpose	Repayment Type	Loan Type	Interest Rate p.a.	Monthly Service Fee	Reference Rate
Non-Individual Residential Investment Loan (NIRIL)	Principal and Interest	Variable	3.79%	\$20	Bendigo Non-Individual Investment Rate
		Fixed 1 Year	4.19%		
		Fixed 2 Years	3.59%		
		Fixed 3 Years	3.79%		
		Fixed 4 Years	4.39%		
	Fixed 5 Years	4.39%			
	Interest Only	Variable	4.19%		Bendigo Non-Individual Investment Int Only Rate
		Fixed 1 Year	4.39%		
		Fixed 2 Years	3.79%		
		Fixed 3 Years	3.99%		
Fixed 4 Years		4.59%			
Fixed 5 Years	4.59%				

Bendigo Express (available online only)

Loan Purpose	Repayment Type	Loan Type	Interest Rate p.a.	Monthly Service Fee	Reference Rate
Owner Occupied	Principal and Interest	Variable	3.14%	\$10	Residential Variable Rate
		Fixed 1 Year	3.59%		
		Fixed 2 Years	2.99%		
		Fixed 3 Years	3.19%		
		Fixed 4 Years	3.79%		
	Fixed 5 Years	3.79%			
	Interest Only	Variable	4.79%		Residential Variable Interest Only Rate
		Fixed 1 Year	4.49%		
		Fixed 2 Years	3.89%		
		Fixed 3 Years	4.09%		
Fixed 4 Years		4.69%			
Residential Investment	Principal and Interest	Variable	3.59%	\$10	Bendigo Investment Rate
		Fixed 1 Year	3.99%		
		Fixed 2 Years	3.39%		
		Fixed 3 Years	3.59%		
		Fixed 4 Years	4.19%		
	Fixed 5 Years	4.19%			
	Interest Only	Variable	3.99%		Bendigo Investment Interest Only Rate
		Fixed 1 Year	4.19%		
		Fixed 2 Years	3.59%		
		Fixed 3 Years	3.79%		
Fixed 4 Years		4.39%			
Fixed 5 Years	4.39%				

First Home Loan Deposit Scheme (FHLDS)

Loan Purpose & Product Type	Repayment Type	Loan Type	Interest Rate p.a.	Monthly Service Fee	Reference Rate
Owner Occupied Basic Home Loan	Principal and Interest	Variable	3.24%	\$10	Residential Variable Rate
		Fixed 1 Year	3.59%		
		Fixed 2 Years	2.99%		
		Fixed 3 Years	3.19%		
		Fixed 4 Years	3.79%		
		Fixed 5 Years	3.79%		
	Interest Only	Variable	4.84%		Residential Variable Interest Only Rate

Personal Loans

Loan Type	Product	Interest Rate p.a.	Monthly Service Fee
Secured	Secured Personal Loan	7.79%	\$5
	Green Secured Personal Loan	6.79%	n/a
	Student Secured Personal Loan	6.79%	n/a
Unsecured	Unsecured Personal Loan	12.79%	\$5
	Green Unsecured Personal Loan	11.79%	n/a
	Student Unsecured Personal Loan	9.99%	n/a

Credit Cards

Rates effective as at 8 November 2019	Interest Free Days	Interest Rate p.a.
Basic Black Credit Card*	Up to 44	12.24%
RSPCA Rescue Visa Card*	Up to 40	15.49%
RSPCA Rescue Rewards Visa Card*	Up to 55	19.64%
Ready Red Standard Credit Card*	Up to 44	19.74%
Bendigo Platinum Visa Credit Card*	Up to 55	18.99%
Community Choice Classic Credit Card*	Up to 44	12.24%
Community Choice Platinum Credit Card*	Up to 55	18.99%
Low Rate First Mastercard	Up to 55	11.99% Purchases, 13.99% Cash advance
Low Rate Mastercard	Up to 55	11.99% Purchases, 13.99% Cash advance
Low Rate Platinum Mastercard	Up to 55	11.99% Purchases, 13.99% Cash advance
Platinum Rewards Mastercard	Up to 55	19.99% Purchases, 21.99% Cash advance
Qantas Platinum Mastercard	Up to 55	19.99% Purchases, 21.99% Cash advance
RSPCA Mastercard*	Up to 55	19.99% Purchases, 21.99% Cash advance

*Grandfathered products, no longer on offer.

Margin Loans

Product	Paid Annually in Advance	Paid Monthly in Arrears
Variable	n/a	6.85% p.a.
Fixed 1 Year	5.50% p.a.	5.60% p.a.
Fixed 2 Years	5.40% p.a.	5.50% p.a.
Fixed 3 Years	5.65% p.a.	5.75% p.a.
Fixed 4 Years	5.75% p.a.	5.85% p.a.
Fixed 5 Years	5.85% p.a.	5.95% p.a.

Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) is the Lender (either in its own capacity or as trustee of any trust) for the Margin Loan. A reference to the Lender, Leveraged Equities, LE, we or us or similar words means Leveraged Equities Limited unless otherwise specified.

Summary of Reference Rates

Current Products

Current Products Available (existing and new loans)	Interest Rate p.a.
Standard Variable Home Loan Rate	5.23%
Residential Variable Rate	5.03%
Residential Variable Interest Only Rate	5.44%
Bendigo Home Equity Loan Variable Rate	5.83%
Bendigo Investment Rate	5.61%
Bendigo Investment Interest Only Rate	6.06%
Home Equity Investment Rate	6.31%
Bendigo Non-Individual Investment Rate	5.81%
Bendigo Non-Individual Investment Int Only Rate	6.26%

Obsolete Products (not available for new loans)

Bendigo Bank	Interest Rate p.a.
Standard Home Equity Variable Rate	5.78%
Residential Investment Rate	5.98%
Something Better Variable Home Loan Rate	4.93%

First Australian Building Society	Interest Rate p.a.
Wipeout Variable Rate	5.13%
Standard Variable Rate	4.98%
Deposit Assistance Rate	6.08%
Deposit Assistance Equity Rate	4.98%
Credit Connection Rate	15.78%

IOOF	Interest Rate p.a.
Fast Track Premium Rate	4.98%
Fast Track Advantage Rate	4.42%
Residential Investment Rate	5.98%
Overdraft Rate	4.83%

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